

B18 (Official Form 18) (12/07)

United States Bankruptcy Court

Northern District of Texas

Case No. 13-10297-rlj7

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James Allen Duffy
aka Jim Duffy
424 Blake Lane
Midlothian, TX 76065

Marilyn Elaine Duffy
424 Blake Lane
Midlothian, TX 76065

Social Security / Individual Taxpayer ID No.:

xxx-xx-0975

xxx-xx-6799

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 5/8/14

Robert L. Jones
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

B18 (Official Form 18) (12/07) – Cont.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Northern District of TexasIn re:
James Allen Duffy
Marilyn Elaine Duffy
DebtorsCase No. 13-10297-rlj
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0539-1

User: gluna
Form ID: b18Page 1 of 1
Total Noticed: 6

Date Rcvd: May 08, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2014.

db/jdb	+James Allen Duffy, Marilyn Elaine Duffy, 424 Blake Lane, Midlothian, TX 76065-9408
cr	+Toyota Motor Credit Corporation, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
15844063	+Hunt-Quail Hollow, 5802 Kala Drive, Abilene, TX 79606-1740
15844065	+Standard Mortgage Corp, 701 Poydras St Ste 300, New Orleans, LA 70139-0096

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

15844064	EDI: IRS.COM May 08 2014 22:33:00 Internal Revenue Service, Special Procedures Function, 1100 Commerce St., MC 5027 DAL, Dallas, Texas 75242
15844066	EDI: TFSR.COM May 08 2014 22:33:00 Toyota Motor Credit, Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52408

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 10, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2014 at the address(es) listed below:

Harvey Leon Morton	ecfiling@hlmortonlaw.com, TX35@ecfcbis.com
Phil Black	on behalf of Debtor James Allen Duffy phil@blackandwhitelaw.com, pbatty2000@yahoo.com;pbatty@suddenlinkmail.com
Phil Black	on behalf of Joint Debtor Marilyn Elaine Duffy phil@blackandwhitelaw.com, pbatty2000@yahoo.com;pbatty@suddenlinkmail.com
United States Trustee	ustpregion06.da.ecf@usdoj.gov, albert.loftus@usdoj.gov

TOTAL: 4